

**From:** bwood@bpccm.com on 02/23/2005 01:31:53 PM

**Subject:** Truth in Lending

I would like to voice my opinion to the Federal Reserve about changes to the regulation "Z" which is used to implement the Truth and Lending act.

I do not want to see my rights diminished in anyway from the current set standards. But I would like to see a few things added. One is requiring a "Schumer Box," which discloses abbreviated credit-card pricing terms on credit-card solicitations, on the final agreement after a credit card is issued. This way, you'd be able to see if you're actually being charged the same rates and fees as you thought. I would also like to see a ruling that requires a lender to issue a simplified table in the "change in terms" notice, showing pricing "before" and "after" the change.

Thank you, Brian Wood.